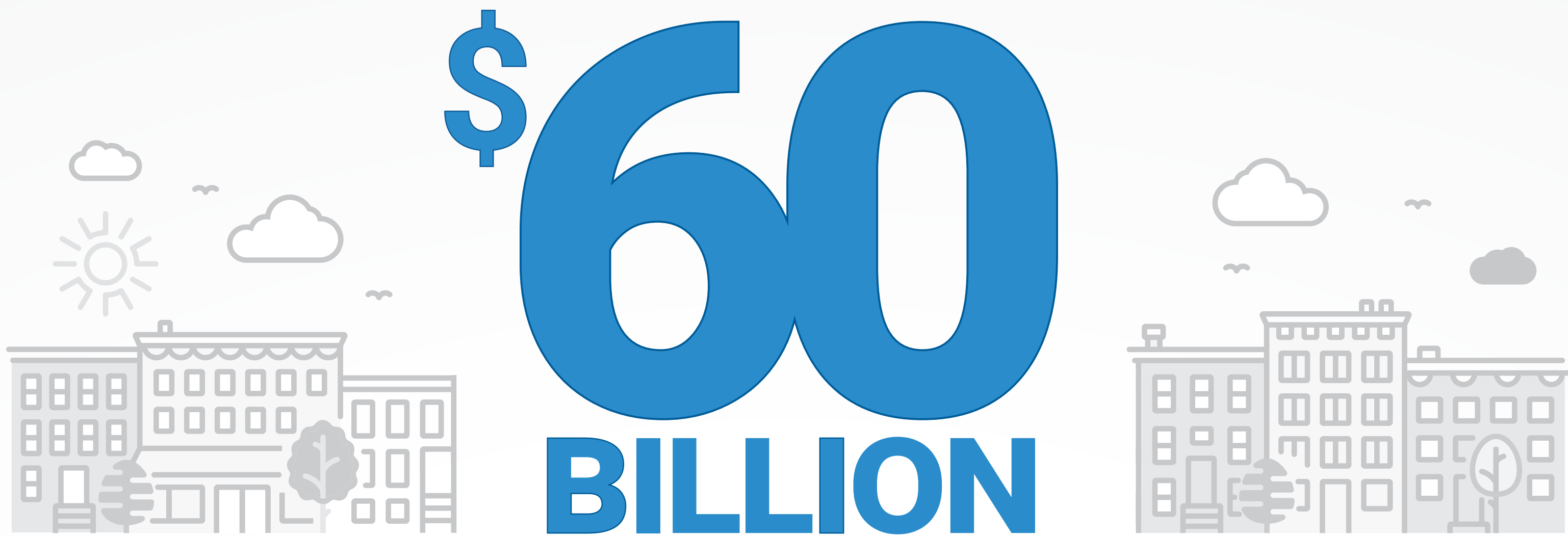


## Community Benefits Plan



## Three-Year Commitment

We are pleased to announce a Community Benefits Plan that will lend or invest \$60 billion to low- and moderate-income (LMI) borrowers and in LMI communities over a three-year period from 2020 to 2022. The plan will be part of Truist, the combined company to be created through the merger of equals of BB&T and SunTrust, and reflects the legacy banks' continued commitment to providing affordable lending, philanthropy and investment in their communities.

**\$31  
BILLION**



### Home purchase mortgage lending

\$31 billion for home purchase mortgage loans to LMI borrowers, LMI geographies, Minority borrowers and/or Majority-Minority geographies.



**\$7.8  
BILLION**

### Small business lending

\$7.8 billion for lending to small businesses, to support the growth of businesses with revenues less than \$1 million.

**\$17.2  
BILLION**



### Community development lending

\$17.2 billion in Community Development Lending (CDL) supporting affordable housing development, small business growth and lending to nonprofits that support the LMI community.



### Staffing commitments

Continue the legacy institutions' commitment to employing a diverse workforce to meet the financial services needs of their clients and communities.

**15**



### New LMI branches

Commitment to opening at least 15 new branches during the three year period in LMI and/or minority neighborhoods across its combined footprint.

**\$3.6  
BILLION**



### Community reinvestment

\$3.6 billion in Community Reinvestment Act (CRA) Qualified Investments and Philanthropy, of which \$120 million will be designated for CRA-qualified philanthropic giving.

**10%**



### Supplier diversity

Continue support of supplier diversity and promotion of opportunities for women-, minority-, and veteran-owned businesses and small business vendors.



### Community Advisory Board

Community Advisory Board composed of representatives of nonprofit organizations serving low- and moderate-income communities, with the goal of providing feedback on emerging issues and challenges facing LMI families and communities.